

THE TRUTH

About today's market {that no one's talking about!}

It's easy to understand why you might lack confidence in buying or selling a home in today's economic climate, especially if you start your day reading the newspaper headlines and end it with the evening news. Bad news can deepen our fears and concerns about the economy. What we have to remind ourselves is that the media likes to be dramatic and it selectively reports negative news to pull in an audience (and advertisers).

FACT: Approximately 30% of all U.S. homes are free and clear and do not have a mortgage.



During a recession, those that work hard and focus on taking action will most likely come out ahead when things turn around. Instead of internalizing the negativity the headlines can cause, choose to be optimistic and focus on the opportunities around you.

FACT: Of the 70% of households that do have a mortgage, 96.15% are not in foreclosure.



The good news is that you have the choice to see yourself as a victim or as a fighter. Are there people buying and selling homes today? Of course there are. In fact, millions of people are still working, making money, eating at restaurants and even taking advantage of lower home prices, tax incentives and historically low interest rates.

Are we really spinning out of control?

Rank	Country	Gross Domestic Product (GDP) (official exchange rate)	Date of Information (as of April 9, 2009)
1	United States	\$14,330,000,000,000	2008 est.
2	Japan	\$4,844,000,000,000	2008 est.
3	China	\$4,222,000,000,000	2008 est.
4	Germany	\$3,818,000,000,000	2008 est.

Source: CIA Factbook

FACT: The U.S. Gross Domestic Product is more than the GDP of the next three countries combined.

LEARN MORE ON REVERSE SIDE

Good News For Today's Buyers:

First-time buyers: **HOMES ARE AFFORDABLE.**

If you've been dreaming about owning your own backyard, then now is a great time to purchase your first home. Not only are your choices abundant, but interest rates are at a historic low. In addition, the recently passed Economic Stimulus Bill of 2009 provides for a tax credit for as much as 10% of the primary residence purchase—up to \$8,000! And because you don't have a home to sell, you are in a prime position to leverage this incredible opportunity.

Move-up buyer: **SELECTION IS GREAT.**

Now is definitely the time to buy the home you've always wanted. With inventory levels at an all-time high, you will have plenty of choices to ensure you get everything on your checklist!

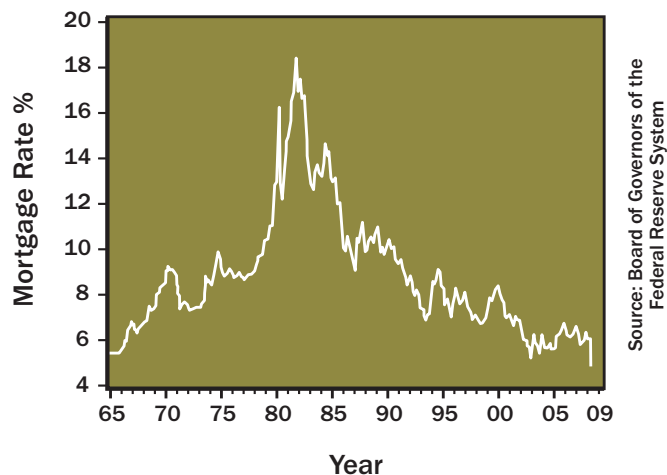
Investor: **YOUR BUYING POWER IS UP.**

Prices have adjusted on average approximately 12% across the country. That means this is a prime opportunity for you to purchase low or buy more for your money. And, financing is still available at historically low rates. If you are looking to build long-term wealth with real estate, don't miss out on taking advantage of this market!

Source: www.federalhousingtaxcredit.com

There is still time to take advantage of lower home prices and historically low interest rates. And despite what the nightly news reports, financing is readily available for qualified buyers.

FACT: When mortgage rates fall to a record low, housing affordability surges to a record high.

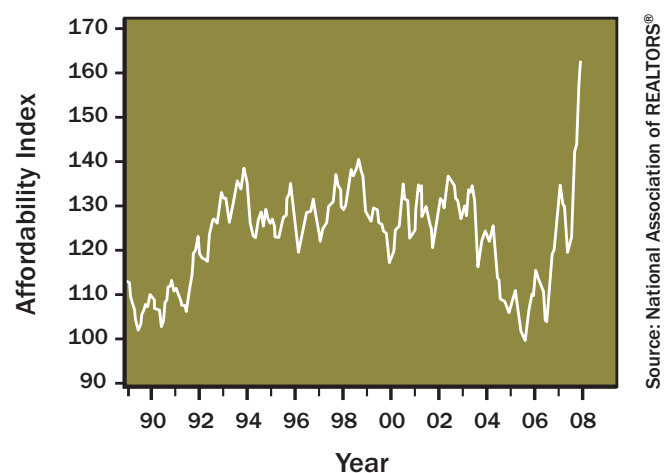


NAR Predictions:

2009 Inflation Forecast: 4.0% to 5.0%
Real Household Income Growth = -2% to -3%
Consumer Spending Down 5% to 10%

Source: National Association of REALTORS

FACT: The Housing Affordability Index is at the highest level of affordability in history.



For the first quarter of 2009, the Housing Affordability Index hit 172.5. This means that a typical household earning the median family income (\$61,185) would have 172.5% of the income necessary to purchase a median-priced existing single-family home (\$169,000) with a 20% down payment—the highest level of housing affordability in history.